

Terms of Business

AWP Assistance Ireland Ltd, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12 D12 R297, Ireland

1. Who we are

AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France, and is regulated by the Central Bank of Ireland for conduct of business rules.

Acting in Ireland on the insurer's behalf is AWP Assistance Ireland Ltd, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12 D12 R297, Ireland. Companies Registration Office no 163174.

Our contact details are:

Telephone 01 602 7000 Email: information@allianz-assistance.ie

AWP Assistance Ireland Ltd is a member of the Allianz Group.

2. Consumer Protection Code 2012

AWP Assistance Ireland Ltd is subject to the Central Bank of Ireland's Consumer Protection Code 2012 which offers protection to consumers. You can find this Code on the Central Bank's website www.centralbank.ie

3. Scope of services

We arrange general insurance on behalf of AWP P&C S.A. - Dutch Branch, a non-life general insurer. We provide a full policy and claims administration service to our customers.

4. How we charge

The charge for our services is included in the premium (which also includes government levies and premium taxes). The premium details, referring to taxes and optional extra covers, are set out in your policy schedule.

5. How we use your personal data

We will use any personal information you supply to us to process your insurance, handle claims and prevent fraud. To do so we may share this with our representatives, other insurers and industry governing bodies and regulators. This may involve transferring information to other countries that may have limited or no data protection laws. We always take steps to ensure your information is held securely.

We will only use your information for marketing purposes if you have specifically agreed that we can do so. If you do not want to receive marketing information please write to us.

You are entitled to know what personal information we hold about you.

6. Conflict of interest

It is our policy to maintain appropriate administration structures to ensure that the potential for any conflict of interest between us is avoided as far as possible. This would include ensuring that separate claims handlers are employed where we are the underwriter of both the claimant and respondent policyholder and a conflict on liability exists.

7. Default

Non-payment of your premium or part thereof or breach by you of certain conditions of your policy may lead to your policy being revoked or cancelled.

8. Cancellation rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and return all your documents for a refund of your premium.

You can contact us at 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12 D12 R297, Ireland.

If during this 14 day period you have asked us to perform or provide the services given under this policy then we are entitled to recover all costs that you have used for the services provided, if you still decide to cancel within the 14-day period.

Please note that your cancellation rights are no longer valid after this initial 14-day period.

9. Complaints procedure

If you wish to register a complaint, please:

- Write to: AWP Assistance UK Ltd, C/O Customer Service, 102 George Street, Croydon, CR9 6HD, United Kingdom
- Phone: UK +44 20 8603 9853
- Email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services Ombudsman for independent arbitration. Visit www.financialombudsman.ie, write to Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, call +353 1 6620899 or email enquiries@financialombudsman.ie

10. Insurance Compensation Fund

We are a member of the Insurance Compensation Fund which was formed under the Investment Compensation Act of 1998. You may be entitled to compensation from this scheme, if we cannot provide the services you have paid for.